

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for integrating presentment of bills and initiation of payments by a service provider via a communications network, comprising:

transmitting, from a service provider via a communications network, first bill information representing a plurality of bills of a plurality of billers, including information representing a first bill of the plurality of bills of a first of the a plurality of billers for a first payor of the plurality of payors;

receiving, at the service provider via the communications network, a first payment instruction from the first payor to pay the first bill based on the transmitted first bill information representing the first bill and a second payment instruction from another a second payor to pay a payee, wherein the service provider does not transmit second bill information associated with the payee for the second payor based on other than the transmitted bill information;

initiating, at the service provider, a first payment of the first bill to the first biller based on the received first payment instruction; and

initiating, at the service provider, a second payment to the payee based on the received second payment instruction.

2. (Currently Amended) The method of claim 1, further comprising:

determining, at the service provider, a risk associated with one of the first payment to the first biller and the second payment to one of the first biller and the payee based on the received first or second payment instruction from a respective one of the first payor and the other second payor; and

selecting, at the service provider, a debit type from a plurality of debit types based upon the determined risk;

wherein the initiated one payment corresponds to the selected debit type.

3. (Currently Amended) The method recited in claim 2, wherein:

the debit type includes is selected from a group including (i) ACH debiting of a deposit account associated with the one payor, and or (ii) preparation submission of a negotiable instrument drawn on the deposit account associated with the one payor [[:]]

~~if the selected debit type is the ACH debiting, the one payment is initiated by one of (i) directing ACH crediting of a deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the one payor, (ii) directing ACH crediting of the deposit account associated with the one of the first biller and the payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the service provider, and (iv) directing another type crediting of the deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the service provider; and~~

~~if the selected debit type is the negotiable instrument, the one payment is initiated by directing preparation of the negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the one payor.~~

4. (Canceled)

5. (Currently Amended) The method recited in claim 1, wherein:

the payee is not one of the plurality of billers; and
the second payment instruction to pay the other payee is not associated with any of the plurality of bills represented in the transmitted bill information.

6. (Currently Amended) The method recited in claim 1, wherein: the second payment instruction is associated with a paper bill which is not one of the plurality of bills represented by the transmitted bill information.

7. (Currently Amended) The method recited in claim 1, ~~wherein the other payor is a second of the plurality of payors, the payee is not one of the plurality of billers, and the transmitted bill information also represents a second of the plurality of bills of a second of the plurality of billers for the second payor,~~ and further comprising:

transmitting, from the service provider via the communications network, third bill information representing a second bill of a second biller for the second payor; receiving, at the service provider via the communications network, a third payment instruction from the second payor to pay the second bill based on the transmitted third bill information representing the second bill; and

initiating, at the service provider, a third payment of the second bill to the second biller based on the received third payment instruction.

8. (Currently Amended) The method recited in claim 1, ~~wherein the other payor is a second of the plurality of payors and the transmitted bill information includes information representing a second bill of the plurality of bills of the first biller for the second payor,~~ and further comprising:

transmitting, from the service provider via the communications network, third bill information representing a second bill of the first biller for the second payor;

receiving, at the service provider via the communications network, a third payment instruction from the second payor to pay the second bill based on the transmitted third bill information representing the second bill; and

initiating, at the service provider, a third payment of the second bill to the first biller based on the received third payment instruction.

9. (Currently Amended) The method recited in claim 8, wherein the first payment and the third payment payments based on the first and the second payment instructions are initiated by directing a single consolidated payment.

10. (Currently Amended) The method recited in claim 1, further comprising:

transmitting, from the service provider via the communications network, third bill information representing a second bill of the payee for a third payor;

receiving, at the service provider via the communications network, a third payment instruction from ~~still another~~ ~~the third~~ payor to pay the ~~second bill based upon the transmitted third bill information payee~~; and

initiating, at the service provider, a third payment to the payee based on the received third payment instruction.

11. (Currently Amended) The method recited in claim 10, ~~wherein the second payment and the third payment payments based on the second and the third payment instructions are initiated by directing a single consolidated payment.~~

12. (Canceled)

13. (Currently Amended) The method recited in claim 33 ~~12~~, ~~wherein the first payment and the third payment payments based on the first and third payment instructions are initiated by directing a single consolidated payment.~~

14. (Currently Amended) An integrated bill presentation and payment A system, comprising:
a memory configured to store ~~first~~ bill information representing a ~~first bill of a first of a plurality of billers for a first payor~~ plurality of bills of a plurality of billers for a plurality of payors, including information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors; and

a processor configured to direct transmission of the ~~first~~ bill information ~~representing the first bill to the first payor~~ plurality of payors, to receive a first payment instruction from the first payor to pay the first bill based on the transmitted ~~first~~ bill information ~~representing the first bill and a second payment instruction from another~~ ~~a second~~ payor to pay a payee, ~~wherein the processor does not transmit second bill information associated with the payee for the second payor based on other than the transmitted bill information~~, and to initiate a first payment of the

first bill to the first biller based on the received first payment instruction and a second payment to the payee based on the received second payment instruction.

15. (Currently Amended) The system of claim 14, wherein: the processor is further configured to determine a risk associated with one of the first payment to the first biller and the second payment to one of the first biller and the payee based on the received first or second payment instruction from a respective one of the first payor and the other second payor, to select a debit type from a plurality of debit types based upon the determined risk, and to initiate the one payment based on the selected debit type.

16. (Currently Amended) The system recited in claim 15, wherein the processor is further configured:

to select the debit type includes from a group of debit types including (i) ACH debiting of a deposit account associated with the one payor, and or (ii) preparation submission of a negotiable instrument drawn on the deposit account associated with the one payor[[:]]

if the selected debit type is the ACH debiting, to initiate the one payment by one of (i) directing ACH crediting of a deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the one payor, (ii) directing ACH crediting of the deposit account associated with the one of the first biller and the payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the service provider, and (iv) directing another type crediting of the deposit account associated with the one of the first biller and the payee with funds from the deposit account associated with the service provider; and

if the selected debit type is the negotiable instrument, to initiate the payment by directing preparation of the negotiable instrument, payable to the one of the first biller and the payee, drawn on the deposit account associated with the one payor.

17. (Canceled)

18. (Currently Amended) The system recited in claim 14, wherein:

the payee is not one of the plurality of billers; and

~~the second payment instruction to pay the payee is not associated with any of the plurality of bills represented in the transmitted bill information.~~

19. (Currently Amended) The system recited in claim 14, wherein: the second payment instruction is associated with a paper bill which is not one of the plurality of bills represented in the transmitted bill information.

20. (Currently Amended) The system recited in claim 14, wherein:

~~the other payor is a second of the plurality of payors;~~

~~the stored bill information includes the memory is further configured to store third bill information representing a second bill of the plurality of bills of a second biller of the plurality of billers for the second payor; and~~

the processor is further configured to receive a third payment instruction from the second payor to pay the second bill based on the transmitted third bill information representing the second bill, and to initiate a third payment of the second bill to the second biller based on the received third payment instruction.

21. (Currently Amended) The system recited in claim 14, wherein:

~~the other payor is a second of the plurality of payors;~~

~~the stored bill information includes the memory is further configured to store third bill information representing a second bill of the plurality of bills of the first biller for the second payor; and~~

the processor is further configured to receive a third payment instruction from the second payor to pay the second bill based on the transmitted third bill information representing the

second bill, and to initiate a third payment of the second bill to the first biller based on the received third payment instruction.

22. (Currently amended) The system recited in claim 21, wherein the processor is further configured to initiate the first payment and the second payment payments based on the first and the second payment instructions by a single consolidated payment.

23. (Currently Amended) The system recited in claim 14, wherein:

~~the stored bill information does not include information representing a bill of the payee for the first payor; and~~

the processor is further configured to receive a third payment instruction from the first payor to pay the payee bill, wherein the processor does not transmit the third bill information associated with the payee to the first payor, and to initiate a third payment of the payee bill to the payee based on the received third payment instruction.

24. (Current Amended) The system recited in claim 23, wherein: the processor is further configured to initiate the payments based on the second and the third payment instructions second payment and the third payment by a single consolidated payment.

25. (Currently Amended) The system recited in claim 14, wherein:

~~the stored bill information includes the memory is further configured to store third bill information representing a second bill of a second biller of the plurality of billers for the first payor;~~

the processor is further configured to direct transmission of the third bill information representing the second bill to the first payor, wherein the first payment instruction is an instruction to pay both the first bill and the second bills based on the transmitted first and third bill information representing the first and the second bills; and ~~the processor is further configured to initiate payment of the second bill to the second biller based on the received first payment instruction.~~

26. (Currently Amended) An integrated bill presentment and payment A network, comprising:

a communications network;

a service provider station configured to transmit to a plurality of payors a first payor via the communications network, first bill information representing a plurality of bills first bill of a first of a plurality of billers for the plurality of payors, including information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors;

a first payor station, representing the first payor, configured to receive the transmitted first bill information representing the first bill via the communications network, to present the received first bill information representing the first bill to the first payor, and to transmit, via the communications network, a first payment instruction to pay the first bill; and

a second payor station, representing another a second payor, configured to transmit, via the communications network, a second payment instruction to pay a payee, wherein the second payor station does not receive second bill information associated with the payee for the second payor from the service provider station based on other than the transmitted bill information; wherein the service provider station is further configured to receive the first payment instruction and the second payment instruction via the communications network, and to initiate a first payment of the first bill to the first biller based on the received first payment instruction and a second payment to the payee based on the received second payment instruction.

27. (Currently Amended) The network recited in claim 26, wherein:

the service provider station is further configured to determine a risk associated with one of the first payment to the first biller and the second payments to one of the first biller and payment to the payee based on the receive received first or second payment instruction transmitted by the payor station representing a respective one of the first payor and the second other payor, to select a debit type from a plurality of debit types based upon the determined risk, and to initiate the one payment based on the selected debit type.

28. (Currently Amended) The network recited in claim 27, further comprising:
at least one of a first electronic payment processing network and a second electronic payment
processing network;

wherein the service provider station is further configured:

to select a debit type from a group of debit types including (i) electronic debiting
of a deposit account associated with the one payor, and (ii) ~~preparation of submission of~~ a
negotiable instrument drawn on the deposit account associated with the one payor[.]

~~if the selected debit type is the electronic debiting, to initiate the one payment by
one of (i) transmitting a directive, via the first electronic payment processing network, to credit a
deposit account associated with the one of the first biller and the payee with funds from the
deposit account associated with the one payor, (ii) transmitting a directive, via the first electronic
payment processing network, to credit the deposit account associated with the one of the first
biller and the payee with funds from a deposit account associated with the service provider, (iii)
directing preparation of a negotiable instrument, payable to the one of the first biller and the
payee, drawn on the deposit account associated with the service provider, and (iv) transmitting a
directive, via the second electronic payment processing network, to credit the deposit account
associated with the one of the first biller and the payee with funds from the deposit account
associated with the service provider, and~~

~~if the selected debit type is the negotiable instrument, to initiate the one payment
by directing preparation of the negotiable instrument, payable to the one of the first biller and
the payee, drawn on the deposit account associated with the one payor.~~

29. (Canceled)

30. (Currently Amended) The network recited in claim 26, wherein:
~~the other payor is a second of the plurality of payors;~~
~~the payee is not one of the plurality of billers;~~
~~the transmitted bill information includes information representing a second of the
plurality of bills from a second of the plurality of billers to the second payor;~~

the service provider station is configured to transmit to the second payor via the communications network, third bill information representing a second bill of a second biller for the second payor;

the second payor station is further configured to receive the transmitted third bill information representing the second bill via the communications network, to present the received third bill information representing the second bill to the second payor, and to transmit, via the communications network, a third payment instruction to pay the second bill; and

the service provider station is further configured to receive the transmitted third payment instruction via the communications network, and to direct a third payment of the second bill to the second biller based on the received third payment instruction.

31. (New) The method recited in claim 3, wherein the selected debit type is the debiting of the deposit account associated with the one payor, and the one payment is initiated by one of (i) directing crediting of a deposit account associated with the one of the first biller or the payee associated with the one payment with funds from the deposit account associated with the one payor, (ii) directing crediting of the deposit account associated with the one of the first biller or the payee associated with the one payment with funds from a deposit account associated with the service provider, and (iii) directing submission of a negotiable instrument, payable to the one of the first biller or the payee associated with the one payment, drawn on the deposit account associated with the service provider.

32. (New) The method recited in claim 3, wherein the selected debit type is the submission of the negotiable instrument, and the one payment is initiated by directing submission of the negotiable instrument, payable to the one of the first biller or the payee associated with the one payment, drawn on the deposit account associated with the one payor.

33. (New) The method recited in claim 1, further comprising:

receiving, at the service provider via the communications network, a third payment instruction from the second payor to pay the first biller, wherein the service provider does not transmit third bill information associated with the first biller for the second payor; and

initiating, at the service provider, a third payment to the first biller based upon the received third payment instruction.

34. (New) The system recited in Claim 16, wherein the selected debit type is the debiting of the deposit account associated with the one payor, and the processor is configured to initiate the one payment by one of (i) directing crediting of a deposit account associated with the one of the first biller or the payee associated with the one payment with funds from the deposit account associated with the one payor, (ii) directing crediting of the deposit account associated with the one of the first biller or the payee associated with the one payment with funds from a deposit account associated with a service provider, and (iii) directing submission of a negotiable instrument, payable to the one of the first biller or the payee associated with the one payment, drawn on the deposit account associated with the service provider.

35. (New) The system recited in Claim 16, wherein the selected debit type is the submission of the negotiable instrument, and the processor is configured to initiate the one payment by directing submission of the negotiable instrument, payable to the one of the first biller or the payee associated with the one payment, drawn on the deposit account associated with the one payor.

36. (New) The network recited in Claim 28, wherein the selected debit type is the debiting of the deposit account associated with the one payor, and the service provider station is configured to initiate the one payment by one of (i) directing crediting of a deposit account associated with the one of the first biller or the payee associated with the one payment with funds from the deposit account associated with the one payor, (ii) directing crediting of the deposit account associated with the one of the first biller or the payee associated with the one payment with funds from a deposit account associated with a service provider, and (iii) directing submission of a negotiable instrument, payable to the one of the first biller or the payee associated with the one payment, drawn on the deposit account associated with the service provider.

37. (New) The network recited in Claim 28, wherein the selected debit type is the submission of the negotiable instrument, and the service provider station is configured to initiate

the one payment by directing submission of the negotiable instrument, payable to the one of the first biller or the payee associated with the one payment, drawn on the deposit account associated with the one payor.